

UNITED STATES BANKRUPTCY COURT
Middle District of North Carolina

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 3/31/10.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Roslyn Jessica Haynes
aka Roslyn Haynes Henry
1212 Vickers Avenue
Durham, NC 27707

Case Number:
10-80593

Last four digits of Social-Sec./Taxpayer ID/Employer ID/Other
Nos.:
xxx-xx-9993

Attorney for Debtor(s) (name and address):

John T. Orcutt
6616-203 Six Forks Rd.
Raleigh, NC 27615
Telephone number: (919) 847-9750

Bankruptcy Trustee (name and address):

John A. Northen
P. O. Box 2208
Chapel Hill, NC 27514-2208
Telephone number: 919-968-4441

Meeting of Creditors

Date: **April 30, 2010**

Time: **09:00 AM**

Location: **Venable Center, Dibrell Building – Suite 280, 302 East Pettigrew Street, Durham, NC 27701**

Important notice to individual debtors: Effective July 1, 2002, all individual debtors must provide **picture identification** and **proof of social security number** to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 6/29/10

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Deadline to File Reaffirmation Agreements:

Sixty (60) days after the *first date set* for the Meeting of Creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

101 S. Edgeworth Street
Greensboro, NC 27401 Telephone number: (919) 541-3520

For the Court:

Clerk of the Bankruptcy Court:
Reid Wilcox

Hours Open: Monday – Friday 8:00 AM – 5:00 PM

Date: 4/1/10

EXPLANATIONS

FORM B9A (12/07)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
— Refer to Other Side for Important Deadlines and Notices —	
NOTICE: STATE OR FEDERALLY ISSUED PHOTO ID IS REQUIRED TO ENTER THE BUILDING. WEAPONS OF ANY KIND (e.g. knives, scissors, guns, etc.) AND CELL PHONES WITH CAMERA OR PUSH-TO-TALK FEATURES ARE NOT ALLOWED TO BE BROUGHT INTO THE BUILDING. YOU WILL BE DENIED ENTRY IF YOU HAVE ANY OF THESE ITEMS IN YOUR POSSESSION.	

CERTIFICATE OF NOTICE

District/off: 0418-1
Case: 10-80593

User: lawson
Form ID: b9a

Page 1 of 2
Total Noticed: 59

Date Rcvd: Apr 01, 2010

The following entities were noticed by first class mail on Apr 03, 2010.

db +Roslyn Jessica Haynes, 1212 Vickers Avenue, Durham, NC 27707-1360
aty +John T. Orcutt, 6616-203 Six Forks Rd., Raleigh, NC 27615-6524
tr +John A. Northen, P. O. Box 2208, Chapel Hill, NC 27515-2208
ust +Michael D. West, Bankruptcy Administrator, P.O. Box 1828, Greensboro, NC 27402-1828
784516587 +Allied Interstate, 3000 Corporate Exchange Drive, Columbus, OH 43231-7684
784516588 +Allied Interstate Inc., 3000 Corporate Exchange Drive, 5th Floor, Columbus, OH 43231-7723
784516589 +Aurora Loan, 601 5th Avenue, Scottsbluff, NE 69361-3581
784516584 +ChexSystems, Attn: Consumer Relations, 7805 Hudson Road, Ste. 100, Woodbury, MN 55125-1703
784516592 +Citibank N.A., Post Office Box 769006, San Antonio, TX 78245-9006
784516578 +Credit Bureau, Post Office Box 26140, Greensboro, NC 27402-6140
784516593 +Credit Bureau of Greensboro, Post Office Box 26140, Greensboro, NC 27402-6140
784516594 +Credit Financial Services, Post Office Box 451, Durham, NC 27702-0451
784516596 +David E. Royal, Trustee, C/o Fidelity Bank, PO Box 8, Fuquay Varina, NC 27526-0008
784516598 Duke Primary Care, Post Office Box 70841, Charlotte, NC 28272-0841
784516599 Duke University Hospital, Post Office Box 91040, Durham, NC 27708-1040
784516600 +Durham County Tax Collector, Post Office Box 3397, Durham, NC 27702-3397
784516601 Durham Emergency Physicians, P.O. Box 15133, Durham, NC 27704-0133
784516602 Durham Radiology Associates, Inc., Post Office Box 13166, Roanoke, VA 24031-3166
784516603 Durham Regional Hospital, Post Office Box 91040, Durham, NC 27708-1040
784516604 +E Recovery Solutions, 1650 Cambria Street, NE, Christiansburg, VA 24073-1354
784516605 Employment Security Commission, Attn: Benefit Payment Control, Post Office Box 26504, Raleigh, NC 27611-6504
784516580 Equifax Information Systems LLC, P.O. Box 740241, Atlanta, GA 30374-0241
784516581 Experian, P.O. Box 2002, Allen, TX 75013-2002
784516606 Fannie Mae, 3900 Wisconsin Ave, NW, Washington, DC 20016-2892
784516607 +Fidelity Bank, 110 South Main Street, PO Box 8, Fuquay Varina, NC 27526-0008
784516608 +Hatch, Little & Bunn, LLP, Post Office Box 527, Raleigh, NC 27602-0527
784516609 Home Depot Credit Services, Post Office Box 653000, Dallas, TX 75265-3000
784516610 I.C. System, Inc., Post Office Box 64886, St. Paul, MN 55164-0886
784516582 Innovis Data Solutions, Attn: Consumer Assistance, P.O. Box 1534, Columbus, OH 43216-1534
784516611 James A. Oliver, Substitute Trustee, Hatch, Little & Bunn, LLP, PO Box, Raleigh, NC 27602
784516579 NC Child Support, Centralized Collections, Post Office Box 900006, Raleigh, NC 27675-9006
784516614 +NCO Financial Services, PO Box 15630, Dept 99, Wilmington, DE 19850-5630
784516577 +North Carolina Employment Security, Commission, Post Office Box 26504, Raleigh, NC 27611-6504
784516617 North Shore Agency Inc, 270 Spangnoli Rd Ste 111, Melville, NY 11747-3515
784516618 Office Depot, Post Office Box 653054, Dallas, TX 75265-3054
784516619 RBC Bank, Post Office Box 6057, Rocky Mount, NC 27802-6057
784516620 +RBC Bank (USA), Post Office Box 1070, Charlotte, NC 28201-1070
784516621 RCS, CSRECS01, Post Office Box 1022, Wixom, MI 48393-1022
784516622 +Scottsdale Collection, 2501 W. Dunlap Ave Ste24, Phoenix, AZ 85021-2724
784516623 Sears Mastercard, c/o Citibank, PO Box 6282, Sioux Falls, SD 57117-6282
784516624 +Sprint, Post Office Box 8077, London, KY 40742-8077
784516626 SunTrust DDA Recovery Dept, Post Office Box 26150/VA-RIC-9394, Richmond, VA 23260-6150
784516625 +Suntrust, 1 Park Place, Atlanta, GA 30303-2904
784516627 +THD/CBSD, CCS Gray OPS Center, PO Box 6497, Sioux Falls, SD 57117-6497
784516628 +Time Warner Cable, Attn: Collections, 2505 Atlantic Avenue, Raleigh, NC 27604-1592
784516583 Trans Union Corporation, P.O. Box 2000, Crum Lynne, PA 19022-2000
784516629 +Triangle Heart Associates PA, 2609 North Duke Street, Building 700, Durham, NC 27704-3019
784516586 +US Attorney's Office (MD), Middle District, Post Office Box 1858, Greensboro, NC 27402-1858

The following entities were noticed by electronic transmission on Apr 01, 2010.

784516590 E-mail/Text: bankruptcy@bbandt.com BB&T, Post Office Box 1847, Wilson, NC 27894
784516591 EDI: CAPITALONE.COM Apr 01 2010 15:13:00 Capital One, Post Office Box 85167, Richmond, VA 23285-5167
784516595 +EDI: CMIGROUP.COM Apr 01 2010 15:13:00 Credit Managment, 4200 International Pkwy, Carrollton, TX 75007-1912
784516597 EDI: DISCOVER.COM Apr 01 2010 15:13:00 Discover, Post Office Box 30943, Salt Lake City, UT 84130-0943
784516585 EDI: IRS.COM Apr 01 2010 15:13:00 Internal Revenue Service (MD)**, Post Office Box 21126, Philadelphia, PA 19114-0326
784516612 +EDI: RMSC.COM Apr 01 2010 15:13:00 Lowe's ***, c/o GE Money Bank - BK Department, Post Office Box 103104, Roswell, GA 30076-9104
784516613 +EDI: RMSC.COM Apr 01 2010 15:13:00 Lowe's Business Acct/GEMB, Attn: Bankruptcy Department, PO Box 103104, Roswell, GA 30076-9104
784516615 EDI: NCDEPREV.COM Apr 01 2010 15:13:00 North Carolina Department of Revenue, c/o Reginald S. Hinton, Post Office Box 25000, Raleigh, NC 27640-5000
784516576 EDI: NCDEPREV.COM Apr 01 2010 15:13:00 North Carolina Department of Revenue, c/o NC Department of Justice, Post Office Box 629, Raleigh, NC 27602-0629
784516616 EDI: NCDEPREV.COM Apr 01 2010 15:13:00 North Carolina Dept of Revenue**, Post Office Box 1168, Raleigh, NC 27602-1168
784516630 EDI: AFNIVZWIRE.COM Apr 01 2010 15:13:00 Verizon Wireless Bankruptcy****, Administration, Post Office Box 3397, Bloomington, IL 61702-3397

TOTAL: 11

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0418-1
Case: 10-80593

User: lawson
Form ID: b9a

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Total Noticed: 59

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 03, 2010

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.